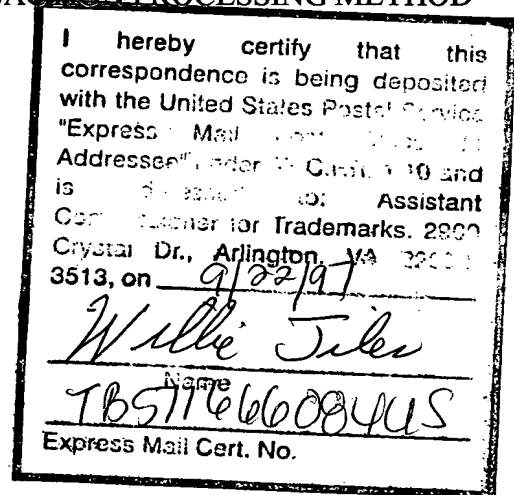


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David W. Deaton, et al.
Filing Date: September 22, 1997
Title: CHECK TRANSACTION PROCESSING METHOD
AND SYSTEM

Honorable Assistant Commissioner
for Patents
Washington, D.C. 20231

Dear Sir:

**INFORMATION DISCLOSURE STATEMENT**

Applicants respectfully request, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the art listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified application. A copy of the art is enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97 (g) and (h), no representation is made that this art is material to the patentability of the present application.

Applicants respectfully submit that the claims of Applicants' above-referenced patent application are patentably distinguishable from these references

Respectfully submitted,

Attorneys for Applicants

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(214) 953-6812

Date: _____